

07/434645

ABSTRACT OF THE DISCLOSURE

A method for evaluating financial plans includes the steps of calculating the change in a predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value, updating the changed investment value based on the selected amount and time to obtain a further changed investment value, calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, repeating the steps of calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively, and after at least one of the calculations, adjusting the investment value based on at least one of a contribution amount and a withdrawal amount. The method may be repeated numerous times using various start dates for the historical data to obtain a range of possible results. The method may include presenting the result of the calculations as a report to an individual. The method is preferably implemented by suitable computer software. Investments may be categorized in more than one asset category, and distinct historical data employed in calculations for each asset category. The results of the calculation may be compared to a selected wealth goal. After each calculation relative to historical data, an adjustment of the investment value to simulate tax effects may be made.

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